

WHAT IS CLAIMED IS:

1                   1.       A system for managing accounts, wherein more than one customer  
2 may be associated with each account, wherein each customer has a role relating to such  
3 account, and wherein a customer may conduct a transaction for such account by using a  
4 presentation instrument issued to that customer, the system comprising:

5                   a database for storing a customer ID associated with each customer, an  
6 account ID associated with each account, and a presentation ID associated with each  
7 presentation instrument, the database structured for relating each presentation ID to a specific  
8 customer and to one account used by that specific customer; and

9                   a database management system for managing the data stored in the database  
10 and for posting transaction data to any account in response to receiving a presentation ID  
11 with such transaction data, the presentation ID being used by the data management system to  
12 access the account and thereby reflect that the transaction has been conducted for the account.

13                   2.       The system of claim 1, wherein the customer ID is permanent and does  
14 not appear on the presentation instrument as the presentation ID, so that if the presentation  
15 instrument is no longer useable, a new presentation ID may be issued and the new  
16 presentation ID related to the permanent customer ID in the database.

17                   3.       The system of claim 2, wherein the database management system  
18 assigns a security suspense record to the account ID for the account associated with the  
19 presentation instrument that is no longer useable.

20                   4.       The system of claim 3, wherein the database management system  
21 invalidates any transaction where a presentation ID is received that relates to an account ID  
22 having a security suspense record.

23                   5.       The system of claim 1, wherein the customer ID is permanent and if a  
24 new accounts is established for a customer, the account ID for the new account may be  
25 related to the permanent customer ID of that customer.

1                   6.     The system of claim 1, wherein the customer ID, and each account ID  
2 and presentation ID are different.

1                   7.     The system of claim 1, wherein the customer ID is different than either  
2 the account ID and presentation ID.

1                   8.     The system of claim 1, wherein the presentation ID may be the same as  
2 the account ID, but is different than the customer ID

1                   9.     The system of claim 1, wherein a customer may have one of at least  
2 two roles for any account, wherein one of those roles is a primary cardholder role, having  
3 primary financial responsibility for that account.

1                   10.    The system of claim 9, wherein the other of the roles is a secondary  
2 cardholder role, having the ability to conduct transactions under the account but not having  
3 primary financial responsibility for that account.

1                   11.    The system of claim 9, wherein the other of the roles provides the  
2 ability to conduct transactions under the account, with those transactions limited by a credit  
3 limit.

1                   12.    The system of claim 9, wherein the other of the roles has the ability to  
2 conduct transactions under the account, with such transactions tracked to enable the card  
3 issuer to market services to the customer having the other of the roles.

1                   13.    The system of claim 1, wherein the presentation instrument is a credit  
2 card, and wherein the presentation ID is a card number appearing on the credit card.

1                   14.    The system of claim 1, wherein the database is a relational database.

1                   15.    A method for managing accounts accessible by customers in order to  
2 conduct transactions, wherein a customer may conduct a transaction for at least one of the  
3 accounts by using a presentation instrument issued to that customer by an issuing institution,  
4 the method comprising:

5  
6                   providing a database;  
7

8 storing in the database a customer ID associated with each customer, an  
9 account ID associated with each account, and a presentation ID used by each customer for  
10 accessing at least one of the accounts, the presentation ID being different than the customer  
11 ID;

12  
13 structuring the database in order to relate, to each customer ID, the account ID  
14 for at least one account accessible by that customer, and the presentation ID issued to that  
15 customer for accessing such account; and  
16

17 managing the database in order to post a transaction by a specific customer to  
18 a specific account in response to receiving transaction data with the presentation ID issued to  
19 the specific customer, the presentation ID being used by the data management system to  
20 retrieve the account ID of the specific account and thereby associate the transaction data with  
21 the specific customer and with the specific account.

1 16. The method of claim 15, further comprising:

2  
3 storing a suspense record in connection with the account ID, when the  
4 presentation ID associated with that account ID is not longer useable.

1 17. The method claim 15, wherein an account may be accessed by more  
2 than one customer, and wherein the method further comprises:

3  
4 providing a plurality of customer roles in connection with such account,  
5 wherein at least one of the roles is one having primary financial responsibility for the  
6 account.

1 18. The method of claim 17, wherein another one of the roles is one not  
2 having primary financial responsibility for the account.

1 19. The method claim 17, wherein credit limits for transactions conducted  
2 by customers for the account may be different for each of the customer roles.

1 20. The method claim 15, further comprising:  
2

3 establishing transaction criteria for at least one of the roles, so that when the  
4 criteria is met, financial service information may be provided by the issuing institution to the  
5 customer having that role.

1 21. The method of claim 15, further comprising:

2  
3 storing multiple account IDs in connection with the one customer ID  
4 associated with a customer having access to each account associated with the multiple  
5 account IDs; and

6  
7 storing multiple presentation IDs, one associated with each of the multiple  
8 account IDs.

9 22. The method of claim 21, wherein each presentation ID is different than  
10 its associated account ID.

11 23. A system for managing accounts, wherein more than one customer  
12 may conduct a transaction in connection with an account, wherein each customer has a role  
13 relating to the account, and wherein a customer may conduct a transaction for the account by  
14 using a presentation instrument issued to that customer, the system comprising:

15 means for storing a customer ID associated with each customer, an account ID  
associated with each account, a presentation ID associated with each presentation instrument,  
and a role identifier associated with each customer and identifying a role that such customer  
has in connection with an account, the database structured for relating each presentation ID to  
both a specific customer and to an account used by that specific customer; and

means for managing the data stored in the database and for posting transaction  
data to any account in response to receiving a presentation ID with such transaction data, the  
presentation ID being used by the data management system to access the account and thereby  
reflect that the transaction has been conducted in connection with the account.